

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **10/645,521** Confirmation No. : 8780
Filed : August 22, 2003
Applicant : Ganesan, et al.
Title : Electronic Bill Presentment Via a Wide Area
Communications Network

TC/AU : 4124
Examiner : Brian E. Fertig

Docket No. : 23952-0018
Customer No. : 72386

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-final Office Action mailed January 24, 2008, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that the all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.